

ASSOCIATION RESOLUTION TO OBTAIN BUSINESS CREDIT CARD(s)

Company EIN	Date	Lender Code	Lender Initials
_____	_____	_____	_____

Bank Use Only

Borrower:	Lender:
_____	NORTHWEST BANK
_____	_____
_____	_____
_____	_____

I, THE UNDERSIGNED, DO HEREBY CERTIFY THAT: ("Association").

THE ASSOCIATION'S EXISTENCE: The complete and correct name of the Association is _____
The Association is an organization which is, and at all times shall be, duly organized, validly existing, and in good standing under and by virtue of the laws of the Association's state of organization. The Association is duly authorized to transact business in all other states in which the Association is doing business, having obtained all necessary filings, governmental licenses and approvals for each state in which the Association is doing business. Specifically, the Association is, and at all times shall be, duly qualified as a foreign association in all states in which the failure to so qualify would have a material adverse effect on its business or financial condition. The Association has the full power and authority to own its properties and to transact the business in which it is presently engaged or presently proposes to engage.

The Association maintains an office at _____ Unless the Association has designated otherwise in writing, the principal office is the office at which the Association keeps its books and records. The Association will notify Lender prior to any change in the location of the Association's state of organization or any change in the Association's name. The Association shall do all things necessary to preserve and to keep in full force and affect its existence, rights and privileges, and shall comply with all regulations, rules, ordinances, statutes, orders and decrees of any governmental or quasi-governmental authority or court applicable to the Association and the Association's business activities.

RESOLUTIONS ADOPTED: At a meeting of the officers of the Association, duly called and held on _____, at which a quorum was present and voting, or by other duly authorized action in lieu of a meeting, the resolutions set forth in this Resolution were adopted.

OFFICER: The following named person(s) is an officer of _____

NAME	TITLE	E-MAIL ADDRESS	SIGNATURE
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

ACTIONS AUTHORIZED: Any _____ (#) of the authorized person(s) listed above may enter into any agreements relating to obtaining business credit cards with Lender, and those agreements will bind the Association. Specifically, but without limitation, the authorized person or person's is authorized, empowered, and directed to do the following for and on behalf of the Association:

Maximum Limit: To obtain business credit card(s) on behalf of the Association up to a maximum limit as directed and authorized by the Association as conveyed to the Lender.

Further Acts: To obtain account information for any/all users, request account maintenance such as address changes, credit balance refund requests, request additional credit cards for new users/employees, and request to close business credit card accounts, request to make credit limit changes, and any other changes that are allowed by the Cardholder Agreement and necessary to conduct business.

ASSUMED BUSINESS NAMES: The Association has filed or recorded all documents or filings required by law relating to all assumed business names used by the Association. Excluding the name of the Association, the following is a complete list of all assumed business names under which the Association does business: **None.**

NOTICES TO LENDER: The Association will promptly notify Lender in writing at Lender's address shown above (or such other addresses as Lender may designate from time to time) prior to any (A) change in the Association's name; (B) change in the Association's assumed business name(s); (C) change in the structure of the Association; (D) change in the authorized signer(s); (E) change in the Association's principal office address; (F) change in the Association's state of organization; (G) conversion of the Association to a new or different type of business entity; or (H) change in any other aspect of the Association that directly or indirectly relates to any agreements between the Association and Lender. No change in the Association's name or state of organization will take effect until after Lender has received notice.

CERTIFICATION CONCERNING OFFICERS AND RESOLUTIONS: The officer named above is duly elected, appointed, or employed by or for the Association, as the case may be, and occupies the position set opposite his or her respective name. This Resolution now stands of record on the books of the Association, is in full force and effect, and has not been modified or revoked in any manner whatsoever.

CONTINUING VALIDITY: Any and all acts authorized pursuant to this Resolution and performed prior to the passage of this Resolution are hereby ratified and approved. This Resolution shall be continuing, shall remain in full force and effect and Lender may rely on it until written notice of its revocation shall have been delivered to and received by Lender at Lender's address shown above (or such addresses as Lender may designate from time to time). Any such notice shall not affect any of the Association's agreements or commitments in effect at the time notice is given.

IN TESTIMONY WHEREOF, I have hereunto set my hand and attest that the signature set opposite the name listed above is his or her genuine signature.

I have read all the provisions of this Resolution, and I personally and on behalf of the Association certify that all statements and representations made in this Resolution are true and correct. This Association Resolution is dated_____.

CERTIFIED TO AND ATTESTED BY:
X _____

NOTE: If the officer signing this Resolution is designated by the foregoing document as one of the officers authorized to act on the Association's behalf, it is advisable to have this Resolution signed by at least one non-authorized officer of the Association.